

(check one)



TROOM ECLARATION AND POWER OF ATTORNEY

Attorney's Docket No. 17243-00042

As a below named inventor, I hereby declare that:

[]

My residence, post office address and citizenship are as stated below next to my name.

is attached hereto

and was amended on

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: METHODS AND SYSTEMS FOR ASSESSING LOAN PORTFOLIOS, the specification of which:

was filed on December 31, 2001 as Application Serial No. 10/035,968,

I hereby state that I have reviewed a amended by any amendment referred	nd understand the contents of the a to above.	bove identified specification, including the claims, a
I acknowledge the duty to disclose in 37, Code of Federal Regulations §1.5	formation which is material to the ex 6(a).	camination of this application in accordance with Titl
insofar as the subject matter of each of manner provided by the first paragra	of the claims of this application is not ph of Title 35, United States Code, ode of Federal Regulations, \$1.56(a)	of any United States application(s) listed below and disclosed in the prior United States application in th §112. I acknowledge the duty to disclose materix by which occurred between the filling date of the prior.
Application Serial No.	Filing Date	Status (patented, pending, abandoned)
I hereby claim the benefit under Title below:	e 35, United States Code §119(e) o	f any United States provisional application(s) liste
Application Serial No.	Filing Date	Additional provisional application numbers are listed on a supplemental priority sheet attached hereto.

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. (Ist name and registration number)

Ronald E. Myrick, Reg. No. 26,315; Henry J. Policinski, Reg. No. 26,621; Jay L. Chaskin, Reg. No. 24,030; James W. Mitchell, Reg. No. 25,602; Bernard Snyder, Reg. No. 24,843; Catherine J. Winter, Reg. No. 38,364; and John F. Beninati, Reg. No. 40,510; all of General Electric Company, 3135 Easton Turnpike, Fairfield, CT 06431; John S. Beulick, Reg. No. 33,338; Patrick W. Rasche, Reg. No. 37,916; Michael Tersillo, Reg. No. 42,180; Bruce T. Aklins, Reg. No. 43,476, Robert B. Reeser III, Reg. No. 45,548; Thomas M. Fisher, Reg. No. 47,564; and Daniel M. Fitzgerald, Reg. No. 38,880; all of Armstrong Teasdale, One Metropolitan Square, Suite 2600, St. Louis, MO

Send Correspondence to:

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John S. Beulick Armstrong Teasdale LLP One Metropolitan Square, Suite 2600 St. Louis, MO 63102-2740

John S. Beulick 314/621-5070

SOLE OR FIRST INVENTOR:

Attorney's Docket No.

17243-00042

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may joopardize the validity of the application and any patient issued thereon.

Full Name: Tim Kerry Keves Signature: Tim Kerry Kurs Date: 8 March 2002 Residence: West Redding, CT Citizenship: USA Post Office Address: 16 Topledge Road, West Redding, CT 06896 SECOND JOINT INVENTOR, IF ANY: Full Name: Santosh Kumar Srinivas Signature: Date: Residence: Hyderabad, India Citizenship: India Post Office Address: Manju Roopa Apts, Shardangar, St. No. 3, AnandBagh, Safilguda, Hyderabad, 500 047, India THIRD INVENTOR, IF ANY: Full Name: Marshall Gaines Burchard Signature: Residence: Bangkok, Thailand Citizenship: USA Post Office Address: 41 Sukhumvit Soi 16 #2802A, Bangkok 10110, Thailand FOURTH INVENTOR, IF ANY: Full Name: Catharine Lynn Midkiff Date: Residence: Bangkok, Thailand Citizenship: USA

Post Office Address: 139/8 Sathorn Soi 7, South Sathorn Road, Sathorn, Bangkok 10120, Thailand



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I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as

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I hereby claim the benefit under Title 35, United States Code §119(e) of any United States provise below: Application Serial No. Filing Date Addition numbers supplemented by the supplement of the supplementation of the supplemen	I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations §1.56(a).					
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below: Application Serial No. Filing Date Addition numbers	pending, abandoned)					
number: Supplement su	isional application(s) listed					
application and transact all business in the Patent and Trademark Office connected therewith. (list inumber)	nal provisional application s are listed on a tental sheet attached hereto.					
	Chaskin, Reg. No. 3; Catherine J. I Electric Company, Patrick W. Rasche, 43,476; Robert B. M. Fitzgerald, Reg.					
One Metropolitan Square, Suite 2600 St. Louis, MO 63102-2740						

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SOCE ON THIS INVENTOR.
Full Name: Tim Kerry Keyes
Signature: Date:
Residence: West Redding, CT
Citizenship: USA
Post Office Address: 16 Topledge Road, West Redding, CT 06896
SECOND JOINT INVENTOR, IF ANY:
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Signature: Partous Date: 14/02/2002
Residence: Hyderabad, India
Citizenship: India
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THIRD INVENTOR, IF ANY:
Full Name: Marshall Gaines Burchard
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FOURTH INVENTOR, IF ANY:
Full Name: Catharine Lynn Midkiff
Signature: Date:
Residence: Bangkok, Thailand
Citizenship: USA
Post Office Address: 139/8 Sathorn Soi 7, South Sathorn Road, Sathorn, Bangkok 10120, Thailand



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and, insofar as the subject matter application in the manner provided to disclose material information as	er Title 35, United States Code, §12(of each of the claims of this applic by the first paragraph of Title 35, Un defined in Title 37, Code of Federa on and the national or PCT internation	cation is not disc nited States Code of Regulations, \$1	losed in the prior United States , §112. I acknowledge the duty .56(a) which occurred between	
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this application and transact all bregistration number) Ronald E. Myrick, Reg. No. Reg. No. 24,030; James W. Catherine J. Winter, Reg. N. Electric Company, 3135 Es 33,338; Patrick W. Rasche Atkins, Reg. No. 43,476; F. 47,564; and Daniel M. Fitz	ned Inventor, I hereby appoint the followiness in the Patent and Trademark (26,315; Henry J. Policinski, I. Mitchell, Reg. No. 25,602; No. 38,364; and John F. Benir ston Turnpike, Fairfield, CT O, Reg. No. 37,916; Michael T. Obbert B. Reeser III, Reg. No. 39,880; all o 2600, St. Louis, MO 63102-	Reg. No. 26,6 Bernard Snyd nati, Reg. No. 16431; John S ersillo, Reg. N 45,548; Thom	therewith. <i>(list name and</i> 121; Jay L. Chaskin, er, Reg. No. 24,843; 40,510; all of General Beulick, Reg. No. lo. 42,180; Bruce T. nas M. Fisher, Reg. No.	
Send Correspondence to:			Direct Telephone Calls To:	
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SOLE OR FIRST INVENTOR:				
Full Name: Tim Kerry Keyes				
Signature: Date:				
Residence: West Redding, CT				
Citizenship: USA				
Post Office Address:16 Topledge Road, West Redding, CT 06896				
SECOND JOINT INVENTOR, IF ANY:				
Full Name: Santosh Kumar Srinivas				
Signature: Date:				
Residence: Hyderabad, India				
Citizenship:India				
Post Office Address: Manju Roopa Apts, Shardangar, St. No. 3, AnandBagh, Safilguda, Hyderabad, 500 047, India				
THIRD INVENTOR, IF ANY:				
Full Name: Marshall Gaines Burchard				
Signature: Date: 15 Feb '02				
Residence: Seoul, Korea				
Citizenship: USA				
Post Office Address: C-301 Samho Villa, 104-5 Chungdam-dong, Kangnam-ku, Seoul 135-100, Korea				
FOURTH INVENTOR, IF ANY:				
Full Name: _Catharine Lynn Midkiff				
Signature:				
Residence: Bangkok, Thailand				
Citizenship: USA				
Post Office Address: 139/8 Sathorn Soi 7, South Sathorn Road, Sathorn, Bangkok 10120, Thailand				



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the claims of this application is no h of Title 35. United States Code	0 of any United States application(s) listed below and, ot disclosed in the prior United States application in the e, §112. I acknowledge the duty to disclose material (a) which occurred between the filing date of the prior ation:
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35, United States Code §119(e)	of any United States provisional application(s) listed
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